

To: Milwaukee Metro Fire Rescue Board of Directors

From: Beth Mbow, Human Resources Director

Date: July 8, 2026

Subject: Recommendation for Employee Health Insurance Plan

A. Issue

The Milwaukee Metro Fire Rescue (MMFR) Board is asked to approve participation in the City of Wauwatosa's self-funded employee health insurance plan as the health insurance coverage for MMFR employees.

B. Background/Options

At the Board's June meeting, staff presented an overview of health insurance options available for Milwaukee Metro Fire Rescue (MMFR) employees. The presentation included a comparison of the current City of West Allis and City of Wauwatosa health plans, as well as an evaluation of four potential health insurance strategies for the new agency. Click [here](#) to review the presentation from June.

The options considered were:

1. Participate in the City of Wauwatosa's existing self-funded health plan.
2. Establish a separate MMFR self-funded health plan that mirrors the City of Wauwatosa's plan design.
3. Participate in the International Association of Fire Fighters (IAFF) Health & Wellness Trust.
4. Participate in the State of Wisconsin Group Health Insurance Program.

Each option was evaluated based on employee impact, financial considerations, administrative requirements, implementation timeline, long-term sustainability, and the ability to support MMFR as a newly established organization.

Following additional review and discussion, staff recommends that MMFR participate in the City of Wauwatosa's existing self-funded health plan.

This option provides several advantages:

- Employees will have access to a comprehensive benefit package that minimizes disruption during the agency's formation.
- Lower employer cost and lower employee cost-share.
- Participation in an established self-funded plan provides greater financial stability and predictable administration than creating a new standalone plan.
- Joining an existing plan eliminates the startup costs, administrative complexity, and financial risk associated with operating an independent self-funded plan.
- Participation in a larger, stable risk pool provides greater long-term stability than a newly established employer plan.
- Administrative support, vendor relationships, compliance, and plan governance are already established, reducing ongoing administrative burden for MMFR.

C. Fiscal Impact

Participation in the City of Wauwatosa's self-funded health plan is expected to provide the most cost-effective solution for MMFR and our employees while minimizing implementation costs and administrative expenses. Premium equivalents and employer contributions will be incorporated into the agency's adopted benefits budget.

D. Recommendation

Staff recommends that the board authorize Milwaukee Metro Fire Rescue to participate in the City of Wauwatosa's self-funded employee health insurance plan effective with the commencement of agency operations, and authorize staff to execute all necessary agreements and administrative documents required to implement coverage.